ABSTRACT

An automated transaction machine is provided. The machine includes an XFS layer. An application interface portion of the XFS layer is operative to communicate with an application layer of the ATM which may include terminal applications. A hardware interface

5   portion of the XFS layer is operative to communicate with a hardware layer of the ATM which may include hardware devices of the ATM and associates service providers. A diagnostic application is operative to determine whether problems exists in the application layer or the hardware layer of the ATM by causing a plurality of hardware devices to perform predefined operations using the XFS layer and by monitoring the operations. The diagnostic application is

10   operative to output a determination as to whether a problem with the ATM is associated with the components of the application or hardware layers of the ATM responsive to the success or failure of the operations.